### **DANVILLE**

## PETTIT & CAVE Architects

Danville, Va.

Organized 1884.

### Commercial Bank

DANVILLE, VA. Total Assets Over Half Million Dollars.

4 per cent. interest paid on time deposits. Your savings are safe in this old established bank.

### The Commercial Association

OF DANVILLE, VA.
The coming industrial and manufacuring centre of the State is on the
icturesque Dan.
For information of any kind, address
W. A. MOORMAN, Sec. and Treas
A. B. CARRINGTON, Pres.
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Morotock Manufacturing Co... OVERALLS, PANTS,

We cater to Southern re-

### FARMVILLE, VA.

Farmville Manufacturing Co.

Lumber and Plow Handles Special attention given to orders from country merchants.

#### Farmville Creamery Association

Equipped Creamery in Virginia Orders solicited. 

## FARMVILLE-

THE LIVE TOWN
of 3,200 people. Best farming section.
For information as to manufacturing and applicultural facts and opportunities wille



Planters Bank Of Farmville

Deposits by mail invited, WALKER SCOTT, Cashier.

#### Established 1838. The Farmville Mills

Manufacturers of Patent Full Roller Process Floure, Pure Water Ground Meal, Bran, Shipstuff and Millfeed. "PRIDE OF FARMVILLE FAMILY" Our Specialty,

### Farmville Building and Trust Company

FARMVILLE, VA.

Money loaned on real estate at 6 per cent., monthly instalment plan. 5 per cent, pasd on deposits. Write for particulars.

The Peoples National Bank Farmville, Va.

Capital \$50,000.00
Surplus and Profits 6,000.00
G. M. ROBESON, President.
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#### FREDERICKSBURG

## Fredericksburg Buggy Co.,

Incorporated.
VEHICLES, HARNESS & SADDLERY.
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The Smith-Coghill Shoe Co. Manufacturers Agents and Wholesals Dealers in

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The Farmers & Merchants State Bank

# Fredericksburg, Va. Capital, \$50,000.00. Surplus and Profits, \$20,000.00. Resources over Half Million Dollars. M. G. Willis, President. John F. Gouldman, Jr., Cashler.

Germania Mills, Inc. Manufacturers of Bell Telephone 42.
Bredericksburg, Va.

### J. T. Carter,

FOUNDRY AND MACHINE SHOP, Danville, Va. Manufacturers of Gasolone Engines. epair and Job Work. Iron and Brass stings, etc. Correspondence solicited.

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Manufacturers of , Passenger and Freight ELEVATORS, electric, hand and belt power, with most approved safety devices.

#### Danville Lumber and Manufacturing Co.

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LUMBER AND BUILDING MATERIAL,
Dimension Timbers, Flooring, Celling, Siding, etc.
Sash, Doors, Blinds, Frames, Mouldings, Lath, Shingles, etc.

## Dan Valley Mills

Manufacturers of Marvelous Dan Valley Superintive

### CHASE CITY

For Information About Chase City's Advantages

Write Chase City Commercial Ciut R. D. Patterson, E. W. Hudgins, President, Secretary.

## CHASE CITY TOBACCO MARKET

All grades Bright and Dark Tobaccos Four warehouses. Full corps of buyers. For information address CHASE CITY TOBACCO BOARD OF TRADE. J. W. Goode, president; Leo Allen, secretary.

World's Greatest Waters and Ale. Mecklenburg Mineral Chloride of Calcium Sparkling Lithia

Lithia Ginger Ale. Mecklenburg Mineral Springs Co., Chase City, Va.

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We have a large number of nice Grain, Grass and Stock Farms for sale at reasonable prices. Land good; mild and healthful climate. Write for catalog, JEFFREYS, HESTER & CO., Chase City, Va.

## First National Bank

Organized in 1885-Twenty-five Years

First State Bank

Chase City, Va. Safe, Sound, Conservative and Pro-

er Cent. Paid on Time Deposits.

#### Chase City Manufacturing Co., Chase City, Va.,

Builders of Farm and Lumber Wagons, and Trucks for the Trade. Best timeklie d labor.

### NEWPORT NEWS

## Schmelz Brothers, Bankers

4% on Savings Accounts

## irgest and Strongest Bank in the City

## Shenandoah Hotel

ROANOKE

ROANOKE, VA.,
W. T. Barbour, Manager,
European Plan, Rates \$1 and Up
Per Day,
New Addition, 5s rooms, 28 rooms
connected with Baths, and Running
Water in all of them, 101 Rooms in all.

## Hotel Roanoke,

Fred E. Foster, Prop

Chas. A. Ball Co., Real Estate Brokers

No 5 W. Campbell Ave., Roanoke, Va.

e many to increase the population 5,000, the number necessary to contake many to increase the population to 5,000, the number necessary to convert a town into a city under the Virginia law. That splendid down-country town of Suffolk was the last to drop the town short skirts and don the city gown. Covington, I am sure, will be the next Virginia town to enter the Virginia city list. It could easily do it now if 't, wanted to take advantage of the Anderson law and annex the suburbs, which are in reality a part of the town.

Town and County Love Each Other.

But it may be that Covington does not want to put on city airs yet. Indeed, I am told that the town would hate to be even partially separated from the splendid county of Alleghany, of which it is the capital. It is true that becoming a city and having a Hustings Court and a double-barreled legislative body all its own would not remove Covington from Alleghany county or keep it from being the county year, but unless it should prove different here from everywhere else in the State there would be a kind of separation of interests, and the town people would not like that very much, nor would the county people, for the town people are proud of their splendid fruit and vegetable growing county, proud of her splendid mountain roads probably the best of any mountain county in the State; proud of the county's magnificent farms and orchards; proud of her rast timber lands and her inexhaustible ore beds and mines, and proud of her glorious history, and do not quite relish even partial separation from them as their very own. And the county people, too, are proud of their splendid little county seat; proud of the plucky business people here, who furnish them a home market all the year round for their fruits and vegetables and grain and lambs and beeves, and all the other good things they grow in the fertils valleys and along the rich mountain sides, and they do not want the city of Covington to invest in a separate court, a separate government or anything that may in the least divide their interests. I wonder if it is possible to change the State law so as to make it optional with the towns whether they become cities or remain towns when they pass the 5,600 mark. If so, I believe Covington would elect to remain a town and the pride of Alleghany county after it passes that mark, as it surely will do in a very short time, comparatively speaking.

Banking Facilities.

With all of the business activity above noted, it goes without saying that Covington must have strong and well managed banks. I

When the business men and capitalists of Covington want a good thing for their town they find a way to get it. Ten or a dozen years ago they took a notion that their town could be made an attractive summer resort, being 1,600 feet above sea level and right in the midst of charming mountain scenery, and so they went down into their pockets for the money and built the commodious and elegant Intermont Hotel, locating it on a beautifully shaded hill overlooking the town, and yet within the corporate limits. It is an all-the-year-round house, and recently it has been renovated and made more attractive. Under a new and most capable management the Intermont is setting its sails for big summer patronage this year, and the experienced proprietor knows how to get the good people and to care for them and make them happy when they come.

Town Attractions.

With an abundance of water, piped direct from the cool springs away up on the mountain side, Covington boasts, and has a right to boast, of its splendid water. Its sewerage system is up-to-date in every respect, and its streets are macadamized, with brick and granolithic sidewalks. The electric lighting plant is a private corporation, but the indications now point to the acquisition and

## ALBERTA

The Coming Town On Virginian and S. A. L. R. R.'s. IDEAL PLACE TO LIVE AND DO BUSINESS.

Write, and I will tell you how to secure sites for manufacturing or residential purposes.

Chas. S. BARROW,
Alberta, Va.

## PETERSBURG



## SUFFOLK

The Shoop Withers Co. Suffolk, Virginia

enlargement of the plant by the town.

A splendid High School, which next fall will have a new and commodious brick building to go into, is another of the town's attractions.

Including four churches in which the colored people worship, the town has an even dozen churches. The Northern Methodists have a church in this Virginia town, and the Southern Methodists have two. The Episcopallans, the Presbyterians, the Baptists and the Seventh-Day Adventists each have a church edifice. The Granbery Memorial Church (Methodist) is a \$30,000 structure.

The town has two weekly papers and one very small semi-weekly, which is a new venture.

Another day, some time very soon, I am going to tell more about Covingtion's industries and big mills, which I have only hinted at in this letter, and also about its prospective industries and the way the people are going to get them, and also more about the great fruit-growing county of Alleghany.

year just to see what will happen. There is time enough to plant if they can find the seed, and if a few of them want to try their hands I will try to find the seeds—just for the fun of the thing, maybe—for the future profit possibly.

Mountain Truck Farms.

Just how the idea became prevalent I do not know, but the fact is that most people in the lower part of the country are of the opinion that truck farming must be confined to the regions that are in hearing of the sad sea waves as they beat against the irresponsive sand bank. The idea is erroneous. Within the past two weeks I have seen strawberries (and caten them, too), lettuce, spring cabbage, May onions, radishes, kale and even cucumbers that were grown this year right on the mountain sides in Alleghany, Augustia, Rockbridge and Noison counties. We are finding out things in these busy working days, and a mighty good thing that the folks in the mountain counties are beginning to find out is that they can grow truck under the mountain shed just as good, if not a little better, than the folks who hear the sad sea waves as they try to dodge the early spring frosts that too often come along with the sad sea, waves.

I am not a prophet, nor the son of a prophet, not even a nephew, but the guess is ventured that within the next decade the big trucking end of Virginia will be westward rather than eastward. Those hardy mountaineers are learning how to grow things, and they are riguring right largely on the natural protection afforded them by that blessed mountain shed.

real learning how to grow things, and provided them by that these momentum should be analyzed pretection afforded them by that these momentum should be analyzed pretection afforded them by that these momentum should be analyzed pretection afforded them by that the should be analyzed pretection afforded them by that the should be analyzed and afforded them by the should be analyzed and the should

Financial.

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## Life Insurance Company of Virginia

Incorporated as a StockCompany in 1871

Largest .- Strongest Oldest Southern Life Insurance Company **Progressive** Conservative

Issues the Most Liberal Forms of Life and Endowment Policies from \$1,000.00 to \$25,000.00

With Premiums Payable Annually, Semi-Annually or Quarterly

All Policies are Clear and Definite, and as Liberal as Safety Will Permit, and Their Values Are Absolutely Guaranteed. Insurauce in Force December 31, 1910, . . . . . . \$72,440,374.00

Assets December 31, 1910, . . . . . . . . . . . . . . . . . . 6,338,573.82 Capital and Surplus December 31, 1910, . . . . . . . . . 1,231,877.80 Payments to Policyholders Since Organization, . . . . 10,786,598.97

JOHN G. WALKER, President

## VIRGINI

Did you ever sit in an audience in some distant State and fee the thrill that comes to the heart of every Virginian when the old Commonwealth is recognized in some gracious expression of praise?

A good name means a great deal.

Thousands of satisfied customers bring pleasure to the hearts of the officers and friends of the NATIONAL BANK OF VIRGINIA, and attest their appreciation by voluntary expressions of satisfaction with the service furnished them.

We welcome all, large or small, with equal appreciation, and our most careful endeavor is to please those we serve. We make true friends and bind them to us.

## NATIONAL BANK OF VIRGINIA. RICHMOND, VIRGINIA.

Largest Capital of Any Bank in Virginia, Capital, \$1,200,000 Surplus, \$600,000

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Capital, - - - \$200,000

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Safety of money held in trust; substantial aid in the promotion of depositors' interest; willing consideration of meritorious projects; recompense for service based on equity—these are some of the obligations which are recognized by this institution, on the basis of which it invites business, personal and savings accounts. and savings accounts.

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